

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Samantha Elkoni,)	Case No. 21-22633-CMB
)	
Debtor.)	Chapter 13
)	
_____ Samantha Elkoni,)	
)	Document No.:
Movants,)	
)	Related to Document No.: 19
v.)	
)	Related to Claim No.: 5, 9
Ronda J Winnecour,)	
)	
Chapter 13 Trustee)	

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: Notice of Mortgage Payment Change filed by PennyMac Loan Services,
LLC at claim number 5.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

- ☒ Chapter 13 Plan dated January 6, 2022, at Docket No. 19.
- ☐ Amended Chapter 13 Plan

is modified as follows:

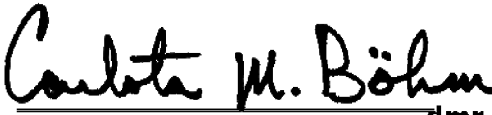
- ☒ Debtor(s) Plan payments shall be changed from \$ 3,008.00 to \$3,134.00 per month, effective January 1, 2023;
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: This order incorporates and implements all Notice of Payment changes filed to date at Claim no. 5
Twp of Upper St Clair Claim no. 9 to govern as to amount and interest rate.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

SO ORDERED, this 5th day of January, 2023

Dated: January 5, 2023


United States Bankruptcy Judge **dmr**

Stipulated by:

/s/ Brian C. Thompson, Esquire
Brian C. Thompson
PA ID: 91197
Thompson Law Group, P.C.
125 Warrendale-Bayne Road, Suite 200
Warrendale, PA 15086
(724) 799-8404 Telephone
(724) 799-8409 Facsimile
bthompson@thompsonattorney.com

FILED
1/5/23 10:28 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

/s/James C. Warmbrodt, Esquire
James C. Warmbrodt
PA ID: 42524
Attorney for Chapter 13 Trustee
U.S. Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
jwarmbrodt@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
Samantha Elkoni
Debtor

Case No. 21-22633-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 05, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

Recip ID	Recipient Name and Address
db	+ Samantha Elkoni, 464 Laredo Drive, Pittsburgh, PA 15241-1716
cr	+ Greater Pittsburgh FCU, 4415 Fifth Avenue, Suite 100, Pittsburgh, PA 15213, UNITED STATES 15213-2654
15438519	#+ Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
15438520	+ Greater Pittsburgh FCU, 4415 Fifth Avenue, Suite 100, Pittsburgh, PA 15213-2654
15438526	+ U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jan 06 2023 00:02:00	Township of Upper St. Clair, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15455136	+ Email/PDF: pa_dc_ed@navient.com	Jan 06 2023 00:15:25	Aidvantage on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15438515	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 06 2023 00:02:00	Bank of America, 4060 Ogletown/Stanton Rd, DE5-019-03-07, Newark, DE 19713
15450560	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 06 2023 00:02:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15438516	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 06 2023 00:15:09	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
15438517	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 06 2023 00:15:30	Citicards CBNA, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
15438518	Email/Text: mrdiscen@discover.com	Jan 06 2023 00:02:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15440137	Email/Text: mrdiscen@discover.com	Jan 06 2023 00:02:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15438521	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 06 2023 00:02:00	Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
15438522	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 06 2023 00:15:25	JPMCB - Card Services, 301 N Walnut Street, Floor 9, Wilmington, DE 19801
15447474	+ Email/Text: RASEBN@raslg.com	Jan 06 2023 00:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15453214	Email/PDF: resurgentbknotifications@resurgent.com	Jan 06 2023 00:15:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15448618	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-2

User: auto

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		Jan 06 2023 00:02:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
15438524	Email/Text: Bankruptcy.Notices@pnc.com	Jan 06 2023 00:02:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
15438523	Email/PDF: ebnotices@pnmac.com	Jan 06 2023 00:15:30	PennyMac Loan Services LLC, 6101 Condor Drive, Simi Valley, CA 93065
15448887	+ Email/PDF: ebnotices@pnmac.com	Jan 06 2023 00:15:12	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15455917	+ Email/Text: bncmail@w-legal.com	Jan 06 2023 00:02:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15438525	Email/Text: bncmail@w-legal.com	Jan 06 2023 00:02:00	TD Bank USA/Target Credit, 7000 Target Parkway N, Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15455134	+ Email/Text: ebnjts@grblaw.com	Jan 06 2023 00:02:00	Township of Upper St. Clair, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Ste. 3110, Pittsburgh, PA 15219-1753
15441571	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 06 2023 00:15:09	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15438527	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 06 2023 00:15:25	Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Samantha Elkoni bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

District/off: 0315-2

User: auto

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Denise R. Turner

on behalf of Creditor Greater Pittsburgh FCU drtesq913@gmail.com

Jeffrey R. Hunt

on behalf of Creditor Township of Upper St. Clair jhunt@grblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6